# Case 17-19196-ABA Doc 33 Filed 07/21/17 Entered 07/21/17 16:36:27 Desc Main Document Page 1 of 10

UNITED STATES BANKRUPTCY COURT		
DISTRIC	T OF	<b>NEW JERSEY</b>
IN RE DAVID RISTICK	Case No.	17-19196
	Reporting 1	Period: 06/01/17-06/30/17

# MONTHLY OPERATING REPORT (INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner. Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case. Submit copy of report to any official committee appointed in the case.

		Document	Explanation
REQUIRED DOCUMENTS	Form No.	Attached	Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	yes	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	yes	
Copies of bank statements		yes	
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor	07/19/17 Date
Signature of Joint Debtor	Date
Signature of Authorized Individual*	Date
Printed Name of Authorized Individual	Title of Authorized Individual

<sup>\*</sup>Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

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In re:DAVID RISTICK	Case No17-19196
Debtor	Reporting Period06/01/17 TO 06/30/17

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation

must be attached for each account. [See MOR-1 (INDV) (CON'T)]	Current Month	Cumulative Filing to Date
Cash - Beginning of Month	Actual 1506,05	Actual 1506.05 (
RECEIPTS		
Wages (Net)	6150,07	6150.07
Interest and Dividend Income	0130.07	0130.07
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	985.61	1135.61
Total Receipts	7135.68	7335.68
DISBURSEMENTS ORDINARY ITEMS:		T
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		217.52
Auto Expense	300.19	300.19
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses	5992.57	5992.57
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	541.72	541.72
Gifts	205.61	
reimbursible business expenses	985.61	985.61
Total Ordinary Disbursements	7820.09	8037.61
REORGANIZATION ITEMS:	T	<u> </u>
Professional Fees		
U. S. Trustee Fees Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		0
Total Reorganization items	1	
Total Disbursements (Ordinary + Reorganization)	Ī .	8037.61
TOTAL DISDUISCHICHTS (OTUMATY + REOLEANIZATION)	l	0037.01
Net Cash Flow (Total Receipts - Total Disbursements)	I	-701.93
Net Cash Flow (10tal Receipts - 10tal Disbursements)	I	-701,93
C. J. F. J. (M. of (M. of and 1) and the latest and	T	904.12
Cash - End of Month (Must equal reconciled bank statement)	<u> </u>	804.12

FORM MOR-I(INDV)

(9/99)

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In reDAVID RISTICK	Case No. 17-19196
Debtor	Reporting Period:06/01/17 TO 06/30/17

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

Current Month Actual	Cumulative Filing to Date Actual
200	200
	Actual

FORM MOR-1 (INDV) (CON'T) (9/99)

000055507 01 AV 0.370 FTD01040062517115665 0019 08 04 DAVID RISTICK DIP CASE 17-19196 DIST NJ 5 NOTTINGHAM WAY TURNERSVILLE NJ 08012

Page:

Statement Period: Cust Ref#: Primary Account #: May 25 2017-Jun 23 2017 4329638419-039-T-###

432-9638419

**Chapter 11 Checking** 

DAVID RISTICK DIP CASE 17-19196 DIST NJ

Account # 432-9638419

ACCOUNT SUMMARY	·		
Beginning Balance	0.00	Average Collected Balance	1,223.73
Deposits	200.00	Interest Earned This Period	0.00
Electronic Deposits	7,135.68	Interest Paid Year-to-Date	0.00
•		Annual Percentage Yield Earned	0.00%
Electronic Payments	4,121.27	Days in Period	30
Ending Balance	3,214.41		•

DAILY ACCOUN	TACTIVITY	
Deposits POSTING DATE	DESCRIPTION	AMOUNT
05/25	DEPOSIT	200.00
	Subtotal:	200.00
Electronic Dep	POSITS  DESCRIPTION	TAUOMA
06/05	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	2,707.57
06/06	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	440.23
06/12	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	862.67
06/23	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	2,139.60
06/23	CCD DEPOSIT, UNITED1127 PAYMENTS DAVID	985.61
	Subtotal:	7,135.68
Electronic Pay	ments Description	AMOUNT
06/01	DEBIT CARD PURCHASE, *****45182820296, AUT 053117 VISA DDA PUR SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	130.90
06/02	ACH DEBIT, HARLAND CLARKE CHK ORDERS ***J*50303741L7	11.95
06/06	DEBIT CARD PURCHASE, *****45182820296, AUT 060517 VISA DDA PUR COMCAST 800 COMCAST * NJ	259.74
06/06	DEBIT CARD PURCHASE, *****45182820296, AUT 060517 VISA DDA PUR SHOPRITE WASHINGTNTWP SEWELL * NJ	137.13
06/06	DEBIT CARD PURCHASE, *****45182820296, AUT 060517 VISA DDA PUR SALINA WINE LIQUOR SEWELL *NJ	10.14
06/07	DEBIT CARD PURCHASE, *****45182820296, AUT 060517 VISA DDA PUR DUNKIN 342850 Q35 SEWELL *NJ	14.52
06/07	DEBIT CARD PURCHASE, *****45182820296, AUT 060517 VISA DDA PUR GREENTREE TOBACCO SEWELL *NJ	63.55
06/07	DEBIT CARD PURCHASE, *****45182820296, AUT 060517 VISA DDA PUR GREENTREE TOBACCO SEWELL * NJ	9.38



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# How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- : Your ending balance shown on this statement is:
- 2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Page:	2 of 5

Ending	3,214.41
Balance	***************************************
1. ·	
0	
Total	+
Deposits	
* , * -	
A	
<b>W</b>	
Sub Total	
Out Tour	
40%	
0	-
Total	-
Withdrawals	

Adjusted Balance

0		
DEPOSITS NOT	DOLLARS	CENTS
ON STATEMENT		
#*************************************		
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Total Deposits		200

WITHDRAWALS NOT	DOLLARG	CENTS
ON STATEMENT		
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Total	CONTRACTOR	£
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		***************************************
WITHORAWALS NOT ON STATEMENT	DOLLARS	CENTS

FOR CONSUMER ACCOUNTS ONLY -- IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

### TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY -- BILLING RIGHTS

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

DAVID RISTICK DIP CASE 17-19196 DIST NJ

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Statement Period:

May 25 2017-Jun 23 2017

Cust Ref #: Primary Account #: 4329638419-039-T-###

432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payr	ments (continued) . DESCRIPTION	AMOUNT
06/08	DEBIT CARD PURCHASE, *****45182820296, AUT 060617 VISA DDA PUR EXXONMOBIL 47729199 SEWELL * NJ	60.30
06/08	DEBIT CARD PURCHASE, *****45182820296, AUT 060617 VISA DDA PUR CHICKIES PETES PACKER PHILADELPHIA * PA	160.52
06/09	DEBIT CARD PURCHASE, *****45182820296, AUT 060817 VISA DDA PUR UBER US JUN08 VPYGR HELP UBER COM * CA	6.34
06/09	DEBIT POS, *****45182820296, AUT 060817 DDA PURCHASE MADISON TPKE W MADISON * CT	13.07
06/09	DEBIT POS, *****45182820296, AUT 060817 DDA PURCHASE MADISON TPKE W MADISON *CT	67.58
06/09	DEBIT POS, *****45182820296, AUT 060917 DDA PURCHASE FILA OUTLET 154 100 PRE BLACKWOOD * NJ	89.97
06/12	DEBIT CARD PURCHASE, *****45182820296, AUT 061017 VISA DDA PUR UNO S CHICAGO GRILL 120 DEPTFORD * NJ	108.02
06/12	DEBIT POS, *****45182820296, AUT 061017 DDA PURCHASE CLAIRE S 5877 SPACE D14 DEPTFORD *NJ	33.08
06/12	DEBIT POS, *****45182820296, AUT 061017 DDA PURCHASE WAWA 981 SICKLERVILLE * NJ	20.40
06/12	DEBIT CARD PURCHASE, *****45182820296, AUT 061117 VISA DDA PUR USA IVS VENDING MASSAGE CLAYTON *NJ	1.00
06/12	DEBIT CARD PURCHASE, *****45182820296, AUT 061117 VISA DDA PUR USA IVS VENDING MASSAGE CLAYTON *NJ	1.00
06/12	DEBIT POS, *****45182820296, AUT 061117 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	112.88
06/12	DEBIT POS, *****45182820296, AUT 061117 DDA PURCH W/CB SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	245.93
06/12	DEBIT POS, *****45182820296, AUT 061117 DDA PURCH W/CB SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	42.33
06/12	DEBIT POS, *****45182820296, AUT 061217 DDA PURCHASE TARGET T 675 WOODBURY SEWELL * NJ	191.65
06/15	DEBIT CARD PURCHASE, *****45182820296, AUT 061417 VISA DDA PUR MANGOS TROPICAL CAFE ORL ORLANDO * FL	367.90
06/15	DEBIT CARD PURCHASE, *****45182820296, AUT 061417 VISA DDA PUR MANGOS TROPICAL CAFE ORL ORLANDO * FL	170.97
06/15	DEBIT CARD PURCHASE, *****45182820296, AUT 061317 VISA DDA PUR PORTILLOS HOT DOGS 45 TAMPA * FL	110.43
06/15	DEBIT CARD PURCHASE, *****45182820296, AUT 061317 VISA DDA PUR SPIRIT AIRL 487015264238 MIRAMAR *FL	109.00
06/15	DEBIT POS, *****45182820296, AUT 061517 DDA PURCH W/CB CVS PHARM 00362 288 E SEWELL *NJ	52.96
06/16	DEBIT CARD PURCHASE, *****45182820296, AUT 061517 VISA DDA PUR AVIS RENT A CAR 1 ORLANDO * FL	118.31
06/16	DEBIT POS, *****45182820296, AUT 061517 DDA PURCH W/CB SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	66.69



STATEMENT OF ACCOUNT

DAVID RISTICK DIP CASE 17-19196 DIST NJ

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Statement Period:

May 25 2017-Jun 23 2017

Cust Ref #:
Primary Account #:

4329638419-039-T-###

432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Pay POSTING DATE	ments (continued) DESCRIPTION	AMOUNT
06/16	DEBIT POS, *****45182820296, AUT 061517 DDA PURCHASE WALGREENS STORE 500 EGG SEWELL *NJ	49.92
06/16	DEBIT CARD PURCHASE, *****45182820296, AUT 061517 VISA DDA PUR UA WASHINGTON TOWNSHIP 1 SEWELL * NJ	45.70
06/19	DEBIT POS, *****45182820296, AUT 061817 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL * NJ	168.85
06/19	DEBIT POS, *****45182820296, AUT 061817 DDA PURCHASE WAWA 499 SEWELL * NJ	152.65
06/19	DEBIT CARD PURCHASE, *****45182820296, AUT 061517 VISA DDA PUR SPIRIT AIRL 487015279983 MIRAMAR * FL	109.00
06/19	DEBIT CARD PURCHASE, *****45182820296, AUT 061517 VISA DDA PUR OUTBACK 3116 TURNERSVILLE * NJ	70.64
06/19	DEBIT CARD PURCHASE, *****45182820296, AUT 061817 VISA DDA PUR SHOPRITE WINES AND SPIRI SEWELL * NJ	51.24
06/19	DEBIT CARD PURCHASE, *****45182820296, AUT 061717 VISA DDA PUR EXXONMOBIL 47729199 SEWELL * NJ	49.44
06/19	DEBIT CARD PURCHASE, *****45182820296, AUT 061717 VISA DDA PUR CHICK FIL A 02814 TURNERSVILLE * NJ	25.98
06/19	DEBIT POS, *****45182820296, AUT 061817 DDA PURCHASE THE HOME DEPOT 0942 SICKLERVILLE * NJ	19.97
06/19	DEBIT POS, *****45182820296, AUT 061717 DDA PURCHASE WAWA 492 CAPE MAY COUR * NJ	19.32
06/19	DEBIT POS, *****45182820296, AUT 061817 DDA PURCHASE 7 ELEVEN LEVITTOWN * PA	9.20
06/20	DEBIT CARD PURCHASE, *****45182820296, AUT 061917 VISA DDA PUR SUSSEX COUNTY GENERAL DI 434 2465511 *VA	349.44
06/20	DEBIT CARD PURCHASE, *****45182820296, AUT 061917 VISA DDA PUR PAT S PIZZERIA OF WASHIN WASHINGTON TO * NJ	70.60
06/22	DEBIT CARD PURCHASE, *****45182820296, AUT 061917 VISA DDA PUR CHICK FIL A 02814 TURNERSVILLE * NJ	22.51
06/22	DEBIT POS, *****45182820296, AUT 062217 DDA PURCHASE WAWA 998 BLACKWOOD * NJ	11.50
06/23	DEBIT POS, *****45182820296, AUT 062317 DDA PURCHASE CVS PHARM 00362 288 E SEWELL * NJ	58.66
06/23	DEBIT CARD PURCHASE, *****45182820296, AUT 062217 VISA DDA PUR WAWA 998 00009985 BLACKWOOD * NJ	29.00
06/23	DEBIT CARD PURCHASE, *****45182820296, AUT 062217 VISA DDA PUR AUTOSHEEN CAR WASH BLACKWOOD * NJ	20.01

4,121.27

Subtotal:

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DAVID RISTICK DIP CASE 17-19196 DIST NJ

Page:

Statement Period:

Cust Ref#:

May 25 2017-Jun 23 2017 4329638419-039-T-###

Primary Account #:

432-9638419

DAILY BALANCE SUM	MARY	·	
DATE	BALANCE	DATE ;	BALANCE
05/25	0.00	06/09	2,312.71
05/25	200.00	06/12	2,419.09
06/01	69.10	06/15	1,607.83
06/02	57.15	06/16	1,327.21
06/05	2,764.72	06/19	650.92
06/06	2,797.94	06/20	230.88
06/07	2,710.49	06/22	196.87
06/08	2,489.67	06/23	3,214.41





DAVID RISTICK
DIP CASE 17-19196 DIST NJ
5 NOTTINGHAM WAY
TURNERSVILLE NJ 08012

		039 / Chapter 11 Checking	4329638419
Statement Beginn	ing Balance As	Of: 6/24/2017	\$3,214.41
Plus Less	2 37	Deposits and Other Credits Checks and Other Debits	\$2,809.54 \$4,078.84
Statement Balance	As Of: 07/17/2		\$1,945.11

## Transactions By Date

Date	Description			Debit	Credit	Balance
06/26/2017		DDA WITHDRAW TW04	B095 284 EGG HAR	\$400,00		\$2,814.41
06/26/2017		VISA DDA PUR 443106	THE DISNEY STOR	\$53.28		\$2,761.13
06/26/2017		VISA DDA PUR 416407	WAWA 981 000	\$46.08		\$2,715.05
06/26/2017		VISA DDA PUR 427539	PIZZA ZEPPOLE	\$14.48		\$2,700.57
06/26/2017		VISA DDA PUR 423168	CINNABON 281	\$14.18		\$2,686.39
06/26/2017		VISA DDA PUR 416407	FOOD COURT AC I	\$6.72		\$2,679.67
06/27/2017		DDA PURCHASE 00M7B	IIO 7 ELEVEN	\$12.80		\$2,666.87
06/27/2017		VISA DDA PUR 479487	AVIS RENT A CAR'	\$12.40		\$2,654.47
06/28/2017		VISA DDA PUR 449804	VERIZON WRLS 03	\$633,29		\$2,021.18
06/28/2017		DDA PURCH W/CB 3113	2079 TARGET T 4	\$144.72		\$1,876.46
06/29/2017		VISA DDA PUR 469216	COMCAST	\$450.00		\$1,426,46
06/29/2017		DDA PURCHASE 0001	SHOPRITE WSHNG	\$203.54		\$1,222.92
06/29/2017		VISA DDA PUR 423168	SUNOCO 0368295	\$60.21		\$1,162.71
06/29/2017		DDA PURCHASE 014820	01 WAWA 981	\$38.14		\$1,124.57
06/29/2017		DDA PURCHASE 0102	304 MISURA 1 BO	\$26.00		\$1,098.57
06/30/2017		VISA DDA PUR 443106	CHEVROLET OF TL	\$250.75		\$847.82
06/30/2017		VISA DDA PUR 442733	CHICK FIL A 0281	\$30.90		\$816.92
06/30/2017		VISA DDA PUR 442733	MCDONALD S F10	\$12.80		\$804.12

06/23/2017	UNITED1127	PAYME	NTS			\$985.61	\$3,322.08
06/23/2017	DDA PURCHA	SE 300362	08 ÇVS PHAR	M 00	\$58.66		\$3,263.42
06/23/2017	VISA DDA PUI	R 416407	WAWA 998	000	\$29.00		\$3,234.42